

NATIONAL BANCSHARES, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 2947882	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,176	\$1,088	-7.5%		
Loans	\$663	\$599	-9.6%		
Construction & development	\$76	\$35	-54.5%		
Closed-end 1-4 family residential	\$79	\$78	-1.6%		
Home equity	\$12	\$12	-5.2%		
Credit card	\$0	\$0			
Other consumer	\$31	\$21	-32.5%		
Commercial & Industrial	\$135	\$126	-6.4%		
Commercial real estate	\$233	\$247	6.3%		
Unused commitments	\$93	\$66	-29.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$121	\$43	-64.7%		
Asset-backed securities	\$10	\$14	44.5%		
Other securities	\$165	\$182	10.7%		
Cash & balances due	\$86	\$126	47.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$59	\$40	-32.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$60	\$42	-30.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,032	\$943	-8.6%		
Deposits	\$1,004	\$915	-8.9%		
Total other borrowings	\$24	\$25	3.6%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$144	\$145	0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	8.4%	--		
Tier 1 risk based capital ratio	11.3%	12.8%	--		
Total risk based capital ratio	12.6%	14.0%	--		
Return on equity ¹	-18.2%	5.0%	--		
Return on assets ¹	-2.3%	0.7%	--		
Net interest margin ¹	3.5%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	36.1%	43.5%	--		
Loss provision to net charge-offs (qtr)	81.5%	82.5%	--		
Net charge-offs to average loans and leases ¹	9.0%	1.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	33.4%	21.2%	13.5%	0.2%	--
Closed-end 1-4 family residential	3.0%	3.1%	0.6%	0.4%	--
Home equity	3.8%	3.1%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.2%	1.4%	1.1%	--
Commercial & Industrial	1.5%	0.5%	0.0%	0.0%	--
Commercial real estate	4.6%	6.8%	0.6%	1.0%	--
Total loans	6.2%	4.6%	2.3%	0.5%	--